



INVEST WITH GRACE™

BEYOND MONEY



LEGENDARY WEALTH

*How to Turn Your Time, Talent, and
Treasure into Wealth Beyond Measure*

Eric Richard Haas
(AKA The Invisible Billionaire)



InvestTM With Grace

by

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Author Prologue—Read Me First:

*A Promise, Process, and Proof by E. R. Haas,
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Why read this book? Why take our advice? What's in it for you?

As a longtime software developer and publisher, we always insert an invective to Start Here... to get you up fast so you can achieve results quickly and easily. So, from my purchase of the first Apple computer sold in the state of Indiana way back in 1978... and all the books written and Apps we developed thereafter... we give you the Quick Big Picture (QBP) in a Read This First Prologue!

In this case, given the extreme volatility in the economy, I want to help you understand the power of the book you now hold in your hands.

You have my guarantee that it is indeed possible for you, even in this hostile economic environment, to turn your Time, your Talent, and your Treasure into Legendary Wealth... a common theme you will find from this page on.

You can start today, not someday maybe. Yes, now.

**So, the prime reason to read this book
is simple: to Create Legendary Wealth.**

When Shelby (my writing partner/editor) approached me with the idea of developing a revolutionary new way of looking at the world of investing I was intrigued. As an actual economist and serial entrepreneur, my role was to be the “voice of business reason”. This seemed like a natural fit for my experience and contacts as a published author. Shelby and I believed this would be a simple project that could be up on Amazon in a couple of months, and would give us a platform for pursuing the additional ideas we had.

As it turns out, this may well be the most important tool for contemporary investing you will ever find. After 4 years of writing,

rewriting, and perfecting the prime idea, what we in software publishing call the “high concept”, it became apparant that she and I needed to bring in my entire research/development/writing/editing team! This would not be just a book. It would be a MISSION!

What complicated this seemingly simple project was a question we raised almost from day one, “Why do people put so much emphasis on the money angle of investing, and give almost no thought to their most precious ‘investibles’—their time and their talent?

Why is it usually just about employing and gaining more treasure? Shouldn’t their time and talent count for something too?”

The answer is obvious on the surface.

People equate more money with more happiness. But everyone knows this is not true, yet they invest like it is. No, more money will not buy happiness or a minute more of time. Just ask Steve Jobs. Or any of the other 15 stories we will regale you with shortly.

Nor, no matter how much you want to be a concert pianist, if you have little natural gifts for music, money can’t buy that either.

But the interesting fact is, we all have the same 24 hours of time, and we all have some unique gifts waiting to be explored and fully exploited. So why not include those in your investment mix?

*Now, I invite your attention to our promise on the cover: **Legendary Wealth—probably the reason you bought this book in the first place. Who wouldn’t want to become a Legendary Investor and leave a lasting legacy that will stand the test of time?***

The good news is that you can.

Investing With Grace (IWG) is about quantitative and qualitative, WHY-centric investing. It is about turning good ideas into actionable strategies—and not just determining where to park your money,

whether that be in Gold, Silver, Real Estate, Stocks, Bonds, and the plethora of other vehicles promising high returns on capital.

IWG is about investing your Time, Talent, and Treasure in such a way as to maximize your *Return on Legacy* (ROL)—not just your ROI—to produce, as the title promises, *Legendary Wealth*.

This book is a mirror into the soul of investing.

It will feel a little like a self-help, personal growth book at times. This is intentional. When you grow in wisdom and grace, you become a Change Agent—what today is called a “Disruptor” or an “Influencer”—the foundation of the most successful investors in history.

Investing, especially in a time of war, economic and political crisis, is certainly about making money. More importantly, however, it is about employing your money in legacy-building activities and wealth-building enterprises. Again, our subtitle: *Legendary Wealth*.

**Wealth-building requires three things:
Vision, a Vehicle, and Velocity.**

This program will shape your VISION and show you how to determine which VEHICLE you will drive to enduring success. We then want to move you *faster* in the right direction—by constantly increasing your VELOCITY—personally and professionally.

IWG is different from any investment book you may have read—including top-shelf offerings like *Rich Dad Poor Dad*, *Millionaire Next Door*, or even Warren Buffet’s brilliant advice in *Essays on Investing*.

The inherent wisdom of WHY-centric, GRACE-based investing is that it provides a coherent strategy to optimize the most important variable in the equation: YOU!

Ultimately, GRACE-based investing comes down to what you stand for, and how your personal values and vision play out in the real world. As importantly, GRACE-based investing reveals what you WON’T stand for. What is in this broken, crisis-driven world that, when

you see it, or feel it, you just can't stand it any longer? Why NOT *invest there?*

Be the change the world needs you to be. Now!

Change is the great inevitability. Change creates great opportunity. And opportunity creates great change. This cycle, in and of itself, creates Legendary Wealth—well Beyond Money... IF YOU TAKE ADVANTAGE OF IT! No question, we want our investments to stand for something—to leave a lasting legacy that will not only give us a terrific ROI, but will make a difference in the world at large. This book will cause you to THINK deeply about the big WHY driving your investment decisions. And ultimately, to ACT with power and purpose.

My observation, based on my member base of 1.2 million executives, realtors, ministers—even money managers looking for a proven way to “optimize Return on Investment”—is this...

We are always at the crossroads of Grace or Remorse... of Results or Regrets. Our choices matter, because in the end, we either live what we truly value and leave a lasting legacy, or we don't.

So, who am I to be giving you advice?

I am a successful serial entrepreneur and a CEO who formed 23 different companies since leaving grad school in 1968. You might say that I'm the embodiment of the adage, “Change creates great Opportunity.” I was the chief economist for NADA Appraisal Guides for almost 20 years (now JD Powers), and publisher of insanely great Apple Software (I purchased the first Apple computer in the state of Indiana in 1978, believed in the vision, sold my banking business, and have made life on the high-tech highwire, fun and enriching.)

The company I founded in college, StyleCrest Products, celebrated its 50th anniversary in September 2020. Today, it is the leading producer of products for the manufactured housing and RV industries.

“For his heart was in his work, and the heart giveth grace
unto every art.” ~Henry Wadsworth Longfellow

I tell you this not to brag, but to explain my involvement in this important project. Currently, I am the CEO of the world’s leading publisher of virtual training products exclusively focused on the intentional pursuit of excellence. I am also the founder of The World Excellence Project. And that’s why I urge you to take the following statement to heart:

True success is all about INCREASING your State of GRACE...

Any investment of your Time, Talent, or Treasure that increases your State of GRACE incrementally moves you up towards wealth and the happiness you so richly deserve. Conversely, any investment of your Time, Talent, or Treasure that decreases your State of GRACE ultimately moves you away from what you cherish most.

Of course, we can and will prove this.

When you find yourself at the crossroads of Grace or Remorse on the road to Legacy, which path will you choose? This is why my entire development team collaborated on IWG—to help you make that all-important decision... quickly and easily.

A Final Thought Before Proceeding...

Much of what you will experience going forward may well change your views on investing, money, and big words like legacy and Legendary Wealth (what this program is actually about).

This is not just a new “program”, it is a PROMISE based on a simple PROCESS that provides irrefutable PROOF—that if you follow our directions, you will generate both a maximum Return on Investment, and more importantly, optimize your Return on Legacy.

How? Here’s The Quick Big Picture...



**In every decision, recognize that you are
ALWAYS at a fork in the road on the path to Legacy.**

Choose wisely, you put yourself on the path to Grace and
Legendary Wealth.

Choose poorly, you too often find yourself on the road to Regret
and Remorse.

*A life of Regret and Remorse, regardless of how much
cash you have on hand, is not a good trade for your
time and talent.*

It is an even worse use of employable treasure.

I want to see you do more than bump your ROI a couple of points.
I want to see you at the top—the proud few that fully exploit their
time... their talent... and their treasure... to become the change the
world needs you to be.

Enjoy and God Bless,
Eric. R. Haas, Author



“Magic is believing in yourself, if you can do that, you can make anything happen.”~*Johann Wolfgang von Goethe*

“The eyes are the mirror of the soul and reflect everything that seems to be hidden; and like a mirror, they also reflect the person looking into them.”—*Paulo Coelho*



A Fable

**Investing in a Graceless Age:
Time, Talent, and Treasure on the
Road to Legacy**



Investing in a Graceless Age

Are you ready for a little magic?

Have you ever read a modern fairy tale?

In a book on investing?

Well, now's your chance!

You're about to enter a transformed world of imagination with a stunning new view—a vista high above the road less traveled to a fork in the road appropriately leading to either Remorse or Grace.

We begin our story with the end in mind: what life looks like if a person does NOT Invest With Grace. In other words, what happens if you fail to live your life to the fullest—to secure your legacy in both the immediate present and the long-term future?

We all have dreams: some are lucky; some are not.

But if you truly believe that there is something waiting for you at the end of the rainbow, this might be the map to the yellow brick road you have been seeking.

Your fellow traveller on that road is an investor who may very well be like you—seeking the answer to one of life's greatest questions, “How will I invest my Time, Treasure, and Talent to ensure a return well beyond money—to become the change I wish to see happen in this age of wonder, but also, in this graceless age of confusion, conflict, and malcontent?”

We believe you will find your answer as we walk the yellow brick road to Legacy—together!

* * *

Once upon a time, there lived a woman named Anne. Now, Anne had acquired modest riches as an accountant, for she had always had a good mind for numbers. But something was missing from her life—something important, but unknown—something that made Anne dream restlessly about her love for art. Anne wondered why her dreams never came true.



In her not-too-distant youth, Anne had passionately loved painting, but alas, her time was consumed with making her clients happy while going through the daily motions of making a comfortable living for herself.

One night, Anne had a dream, mysterious and wonderful. In her world of slumber, she met three distinct adventurers.



Like her, they were on a journey to seek their fortunes—of wealth, of happiness, and of fame.

They had the shared dream of leaving a lasting legacy to the world. From their distinct talents and abilities, they wanted to spend their time and treasure to leave a mark that they alone could provide.

But sadly, their dreams had been eluding them, as none were able to turn their elusive visions of a wonderful life into a life worth living. Each, in their own way, had become desperate for a change.

The first adventurer—we'll call him "Treasure"—had been born into a loving family of chefs and entrepreneurs. He blended the two by establishing a popular string of restaurants. A self-made man, Treasure was always positive and jovial, and he alone had bankrolled the trip for his two friends.

However, the more money he made, the more he realized that being rich, even many lifetimes over, did not equate to true wealth, and didn't even come close to happiness and the Legacy he hoped to leave one day.

He played with his riches and paid for his friends, but still felt something important was missing. In the swirl of Emptiness and Regret that swept through him each day, he tried one thing after another—purchased one thing after another.

And yet, nothing truly fulfilled him.





He always seemed caught between Despair and Depression, not Joy and Wonder—becoming less and less certain with each purchase, what the best way forward might be. He felt hopelessly stranded in time.

The second adventurer—known to his friends as “Time”—had always sought out more leisure Time, but at the core of his being, he just lived to work.

He saw little connection between his talent and the time he spent developing it. Instead, he thought of Time as being equal to the money he could make when he counted out his hours in dollars.

At the secret core of his being, though, he wondered if he shouldn’t be pursuing more noble aspirations.

Sometimes he watched others, closely or from afar; he stood transfixed at how they brightened and lightened other lives with their pleasures and

their past-times—or what they spent their precious Time conceiving and doing. He, too, felt he was being robbed of the fullness of life.

He had always hoped that, if he waited long enough, Time itself would somehow fulfill all his dreams.



He wished that satisfaction, significance, and happiness could be his as he yearned for a sense of true passion, purpose and meaning.

But, as he grew older and some the wiser, he felt constantly caught at the crossroads of Time itself—never understanding if it was an enemy or a friend. Regret and Remorse seemed to follow him wherever he went. And in the end, he started to feel that Time was stalking him, not the friend he prayed it would be. To him, the sands of time were starting to feel more and more like quicksand.

The third adventurer? His name was “Talent.” A master musician, he excelled at many instruments but could never fully settle down and become a true prodigy at one. Everyone knew him as the man who could do anything; he could cultivate any skill or ability—if only he put his mind to it.

Our friend, Talent, sadly remained a jack of all trades, yet a full master of none—simply because he couldn’t decide which of his sterling abilities to passionately pursue.

He sizzled, he razzled, he dazzled. And yet—this was all sparkle in passing, and not the pure honed gold of which he dreamed.

So, at the core of his being, he was plagued—with Guilt, and Contrition. He kept his own dreams close to his heart.



He only pursued what he, himself, could accomplish—all alone. Somewhere, deep down, he realized that Talent by itself was not life's golden ticket. However, he couldn't find his path to Legacy.

He found himself always trapped—at the crossroads of Aimlessness and Dejection—as though he was caught on a circular path, only leading back to where he just started. He couldn't find the light to lead his way home—to true Wealth and Legacy. Yes, Talent knew he was

destined for greatness, but unfortunately, he was not yet able to realize the promise.

He, too, realized he was stranded in the quicksands of time. Sadness, not joy, was his lot in life.

In Anne's slumbering world, she met these three friends—and quickly joined in to lead the trio on their most excellent escapade down the yellow brick road.

After all, each of the four adventurers was on a mission; they wanted to find, desperately so, that which was missing from their lives.

"Join us!" the trio implored Anne. "A brilliant visionary told us we would meet you, in fact. And when we did, we were





instructed to open up this mysterious chest!”

Behold!

They withdrew a small wooden chest from Treasure’s backpack, ancient looking but sturdy.

As they sat in the lush grass at the top of a shady knoll, the amazing chest began to grow and grow in size...

...from a tiny box to a beautifully carved chest that contained three separate

keyholes, each surrounded by gilded metal.

As they presented the chest to Anne, she realized it was very special. “A three-lock box must contain the most precious treasure ever... wealth beyond the avarice of kings”, Anne thought to herself.

Excitedly, the three adventurers withdrew three different keys from their packs. Each hoped their key would reveal the secrets of the ages.

With fear coarsing through his hand, Treasure turned the first key with a soft clicking sound.

Next, Time inserted his key. As he turned it, the chest began to radiate and then shimmer right before their eyes.

By the time Talent inserted the tiny gold key entrusted to him, the entire trio—and Anne—were wild with curiosity and delight about what the chest contained and the secrets that would be revealed.

As they breathlessly watched, the chest exploded into a brilliant burst of colors right before their eyes!

A swirling rainbow cascaded down from the sky and, as the lid slowly opened, a mystical sprite—ethereal in nature—emerged from

the glowing rainbow fog that engulfed the entire chest.

She floated briefly in front of Anne and the trio, and then took on a bit more of a solidified presence, pointing to the fork in the road immediately ahead. Finally, she opened her lips to speak and addressed them in an echoey, other-worldly voice.

“Anne and friends, I have come to show you all your paths of possibility and unveil the secrets to the future you have been craving for far too long.”



Still pointing to the fork in the yellow brick road, the sprite turned to the first adventurer: “Treasure, if you seek only money, then Regret and Emptiness will be your reward.” She slowly shook her head, as though sorrowfully. “You will never quench your thirst for meaning.”

Next, she turned to the second adventurer: “Time, you cannot win this race. There is no way to buy more time. Once it runs out, then you’re done.” Again, she shook her head. “Anguish will grip your soul if you continue along this path. Purpose and meaning will elude you.”

Finally, she turned to the third adventurer: “Talent, what have you been wasting yourself on?” She shook her head, almost vehemently this time.

“My friend, you will be lost in a sea of Guilt and Contrition. To avoid this fate, you must invest in the skills you love the most. Don’t spread your abilities too far and too wide. This will kill your soul.”

The sprite then faced Anne directly. “And Anne—oh, my Anne. Lost for so long, your time has now come.” Anne stared up at the sprite, transfixed. Her diminutive hands trembled.

“It is written on the great walls of eternity that only when you combine all of these gifts—Time, Talent, and Treasure—can you truly



experience the State of Grace you seek.”

The beautiful sprite with gossamer wings lifted her glowing hand and gestured towards the chest, slowly growing more ethereal as she did so. “The answer has been within you, for all of eternity.”

Her silky wings fluttered as she indicated the crossroads at which they found themselves.

“Just now, if you look around you—you will find yourself at the

crossroads between Grace and Remorse.

Which will you choose?

If you stand for nothing, then what will you fall for? How can you fulfill your Legacy in this manner?”

Her hand lifted and slashed through the air, tracing a glowing path in its wake as she pointed in the direction of Grace. “What each of you so desperately seek is now before you, and your true adventure—your path to Legacy—awaits!”

Her body rippled and then disappeared as she drifted into the chest.

The words “What will you stand for? Choose!” echoed as her image vanished from their sight.



As one, the three adventurers and Anne peered into the chest. Inside, they found an ancient scroll. “This must be the lost Secret to Legacy!” Anne mused softly as she carefully picked up the parchment.

Strangely, it was blank on both sides.



As Anne lifted it higher, though, it started to glow. Almost as if pixie dust was slowly revealing hidden characters on the parchment, Anne and her friends watched in amazement as three words emerged from the glitter: Invest With Grace.



Time and Treasure looked at Talent and asked Anne, “What can this mean? What are we supposed to do?”

“I haven’t the faintest idea,” murmured Anne.

But then, the page started to glow again, this time on the back side of the parchment. As though written by an invisible hand, each traveller read these words in unison as they magically appeared:

*Only when you combine Time, Talent, and Treasure
will you truly discover and enjoy happiness in life;
only through these investments can you cultivate
and harvest the most potent legacy through your
unique investments and contributions to the world.*

Anne and the three adventurers looked at the page and then up at one another. A church bell pealed out through the air.

And suddenly, everything became clear. The Path to Legacy could only lead in one direction. Yet, they had been unwittingly heading down the wrong pathway.

Their current life journeys would only take them to Guilt, Regret, Anguish, Contrition, and Emptiness.

Sure, it spelled GRACE, but it was a false prophet they were following.

Only by choosing investments of Time, Talent, and Treasure that are anchored in Gratitude, Resilience, Authenticity, Creativity, and Empathy (the “real” GRACE), would they find themselves on their true Path to Legacy.

“I choose Grace, not Remorse,” Anne and her fellow seekers chimed out together, and their happy cry echoed through the land.

I choose Gratitude...

I choose Resilience...

I choose Authenticity...

I choose Creativity...

I choose Empathy...

The bell behind their voices grew louder and more persistent with each affirmation.

Each of our travelers, in their own way, saw the path to Legacy beautifully laid out in front of them.

Each, through their own eyes, saw a world of endless possibilities to not just change direction, or even change their lives.

Each saw that to gain Legendary Wealth they must use their gifts and talents to become the change the world needed them to be.

Now, not Someday... yes, now.

All of a sudden, Anne sat straight up in bed, her alarm ringing incessantly. Blearily, she rubbed one hand across her eyes.

Was it a vision, or a waking dream?



To Be Continued...

Moral

Every investment that increases your State of Grace and decreases your feelings of Guilt, Regret, Anguish, Contrition, and Emptiness will lead to the life you'll love.

If you want to know how success will be measured in your lifetime, it is this: “How well did you invest your Time, Talent, and Treasure in things that actually matter—to you personally, your family, your community, and the considerable needs of all humanity?”

Only when you Invest With Grace will you remain on the royal Road to Legacy—where you will not only age gracefully and create wealth beyond your wildest dreams—but you will also leave behind a rich contribution to the world that will blossom fully over the endless sea of time.

Gratitude. Resilience. Authenticity. Creativity. Empathy. This is your mirror into the very soul of investing. And in the end:

**You will become the change the world
needs you to be, right now.**